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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/761,763	01/18/2001	Kevin M. Sullivan	47004.000086	5922

21967 7590 03/29/2004

HUNTON & WILLIAMS LLP
INTELLECTUAL PROPERTY DEPARTMENT
1900 K STREET, N.W.
SUITE 1200
WASHINGTON, DC 20006-1109

EXAMINER

CHAMPAGNE, DONALD

ART UNIT	PAPER NUMBER
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3622

DATE MAILED: 03/29/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/761,763

Applicant(s)

SULLIVAN, KEVIN M.

Examiner

Donald L. Champagne

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 09 June 2003.
2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-20 is/are pending in the application.
4a) Of the above claim(s) _____ is/are withdrawn from consideration.
5) ☐ Claim(s) _____ is/are allowed.
6) ☒ Claim(s) 1-20 is/are rejected.
7) ☐ Claim(s) _____ is/are objected to.
8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
10) ☒ The drawing(s) filed on 18 January 2001 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☐ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date 4.8&9.
4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other: _____.

Information Disclosure Statement

1. The attached certified copy of form PTO-1449, filed on 4 February 2003 (Paper No. 8) is inconsistent with the prior art submitted. Legible copies of listed art items 16, 17, 23, 24, 26, 32 and 33 were not found. In addition, three more attached items were submitted but not listed on the form PTO-1449.
2. Applicant may have these items considered (both those items listed on the 1449 but missing, and those submitted but not listed on the 1449) without paying additional fees by: submitting legible copies of all items, in reply to this Office action, in a new IDS marked CORRECTED – FEE WAIVED, with a new form PTO-1449 listing all resubmitted items thereon, and citing this Office action as authority for the waiver of fees.

Claim Objections

3. Claims 8 and 18 are objected to under 37 CFR 1.75(c), as being of improper dependent form for failing to further limit the subject matter of a previous claim. Applicant is required to cancel the claim(s), or amend the claim(s) to place the claim(s) in proper dependent form, or rewrite the claim(s) in independent form. The claims add only nonfunctional descriptive matter. See para. 17-19 below.

Claim Rejections - 35 USC § 101

4. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

5. Claims 1-20 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter. The claimed invention is not within the technological arts - i.e., no computer implementation or any other technology is employed.
6. As an initial matter, the United States Constitution under Art. I, §8, cl. 8 gave Congress the power to "[p]romote the progress of science and useful arts, by securing for limited times to authors and inventors the exclusive right to their respective writings and discoveries". In carrying out this power, Congress authorized under 35 U.S.C. §101 a grant of a patent to "[w]hoever invents or discovers any new and useful process, machine, manufacture, or

composition or matter, or any new and useful improvement thereof." Therefore, a fundamental premise is that a patent is a statutorily created vehicle for Congress to confer an exclusive right to the inventors for "inventions" that promote the progress of "science and the useful arts". The phrase "technological arts" has been created and used by the courts to offer another view of the term "useful arts". See *In re Musgrave*, 167 USPQ (BNA) 280 (CCPA 1970). Hence, the first test of whether an invention is eligible for a patent is to determine if the invention is within the "technological arts".

7. Further, despite the express language of §101, several judicially created exceptions have been established to exclude certain subject matter as being patentable subject matter covered by §101. These exceptions include "laws of nature", "natural phenomena", and "abstract ideas". See *Diamond v. Diehr*, 450, U.S. 175, 185, 209 USPQ (BNA) 1, 7 (1981). However, courts have found that even if an invention incorporates abstract ideas, such as mathematical algorithms, the invention may nevertheless be statutory subject matter if the invention as a whole produces a "useful, concrete and tangible result." See *State Street Bank & Trust Co. v. Signature Financial Group, Inc.* 149 F.3d 1368, 1973, 47 USPQ2d (BNA) 1596 (Fed. Cir. 1998).
8. This "two prong" test was evident when the Court of Customs and Patent Appeals (CCPA) decided an appeal from the Board of Patent Appeals and Interferences (BPAI). See *In re Toma*, 197 USPQ (BNA) 852 (CCPA 1978). In *Toma*, the court held that the recited mathematical algorithm did not render the claim as a whole non-statutory using the Freeman-Walter-Abele test as applied to *Gottschalk v. Benson*, 409 U.S. 63, 175 USPQ (BNA) 673 (1972). Additionally, the court decided separately on the issue of the "technological arts". The court developed a "technological arts" analysis:

The "technological" or "useful" arts inquiry must focus on whether the claimed subject matter...is statutory, not on whether the product of the claimed subject matter...is statutory, not on whether the prior art which the claimed subject matter purports to replace...is statutory, and not on whether the claimed subject matter is presently perceived to be an improvement over the prior art, e.g., whether it "enhances" the operation of a machine. *In re Toma* at 857.

In *Toma*, the claimed invention was a computer program for translating a source human language (e.g., Russian) into a target human language (e.g., English). The court found that

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the claimed computer implemented process was within the "technological art" because the claimed invention was an operation being performed by a computer within a computer.

9. The decision in *State Street Bank & Trust Co. v. Signature Financial Group, Inc.* never addressed this prong of the test. In *State Street Bank & Trust Co.*, the court found that the "mathematical exception" using the Freeman-Walter-Abele test has little, if any, application to determining the presence of statutory subject matter but rather, statutory subject matter should be based on whether the operation produces a "useful, concrete and tangible result". See *State Street Bank & Trust Co.* at 1374. Furthermore, the court found that there was no "business method exception" since the court decisions that purported to create such exceptions were based on novelty or lack of enablement issues and not on statutory grounds. Therefore, the court held that "[w]hether the patent's claims are too broad to be patentable is not to be judged under §101, but rather under §§102, 103 and 112." See *State Street Bank & Trust Co.* at 1377. Both of these analysis goes towards whether the claimed invention is non-statutory because of the presence of an abstract idea. Indeed, *State Street* abolished the Freeman-Walter-Abele test used in *Toma*. However, *State Street* never addressed the second part of the analysis, i.e., the "technological arts" test established in *Toma* because the invention in *State Street* (i.e., a computerized system for determining the year-end income, expense, and capital gain or loss for the portfolio) was already determined to be within the technological arts under the *Toma* test. This dichotomy has been recently acknowledged by the Board of Patent Appeals and Interferences (BPAI) in affirming a §101 rejection finding the claimed invention to be non-statutory. See *Ex parte Bowman*, 61 USPQ2d (BNA) 1669 (Bd. Pat. App. & Int. 2001).

Claim Rejections - 35 USC § 102 and 35 USC § 103

10. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

11. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

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(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

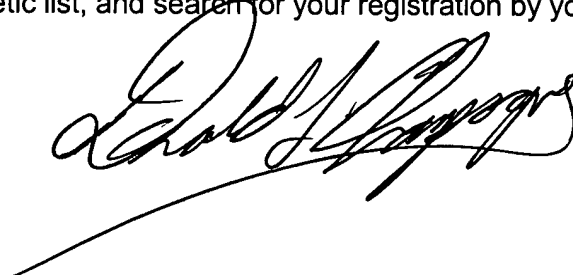
12. Claims 1, 2, 4-12 and 14-20 are rejected under 35 U.S.C. 102(b) as anticipated by or, in the alternative, under 35 U.S.C. 103(a) as obvious over Cohen et al. (US pat. 4,750,119, made of record by IDS filed as paper No. 4, 15 March 2001).
13. Cohen et al. teaches (independent claims 1, 2, 9-12, 19 and 20) a system and method for administering a rebate program, the method comprising: providing a card instrument and account (*Individual Consumer Account*) to a *consumer* (card holder) and processing a purchase made by said *consumer*/ cardholder with the card instrument and recording said transaction in the *ICA*/cardholder account (col. 5 lines 6-38); determining *net funds* (net purchase information) based on a summation of purchase information stored in the *ICA*/cardholder account (col. 2 lines 29-35); determining rebate information based on the net purchase information (col. 1 lines 62-63); transferring the rebate information to an *escrow agent*, which reads on a brokerage service (col. 1 lines 66-69), wherein the *escrow agent*/ brokerage service applies a rebate (*pays a the insurance company a premium*) to fund at least part of a transaction made using the brokerage service (*purchasing an aggregate annuity policy*, col. 4 lines 18-21), wherein the rebate is based on the rebate information, wherein the *escrow agent*/brokerage service charges a fee (*administrative fee*, col. 6 lines 40-41 and 21-22) to perform the transaction.
14. Cohen et al. does not explicitly teach that the *escrow agent*/brokerage service applies the rebate to fund at least part of the transaction fee. However, under the principles of inherency (MPEP § 2112.02), since the reference invention necessarily performs the method claimed, the method claimed is considered to be anticipated by the reference invention. As evidence tending to show inherency, the following is noted. First, the limitation is an accounting distinction, nonfunctional descriptive matter, which has no bearing on patentability. See MPEP 2106.IV.B.1(b), first paragraph. Businesses inherently require a profit, which, by definition, must come from the fees they charge. The reference teaches that funds flow to all pertinent business entities, so said funds must include all necessary fees. Whether the fees to the brokerage service are withdrawn before or after the "rebate" is calculated has no bearing on patentability.

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15. Alternatively, because the brokerage service needs fees to stay in business, and “rebate” can be interpreted as the total revenues accruing to the brokerage service, it would have been obvious to one of ordinary skill in the art, at the time of the invention, that the brokerage service applies the rebate to fund at least part of the transaction fee.
16. Cohen et al. also teaches: claims 4, 5, 14 and 15 (col. 4 lines 18-24); and claims 6, 7, 16 and 17, where Fig. 4 is a card instrument report and Fig. 5 is a transaction report; and claims
17. Cohen et al. does not teach claims 8 and 18. These limitations are descriptive material that does not describe a functional interrelationship (MPEP 2106.IV.B.1(b), first paragraph, at pp. 2100-13 and 2100-14 revised August 2001). Ownership distinctions cannot make an invention patentable. As a matter of fact, it is the customer who funds the rebate. How the burden of funding the rebate is shared among the participating institutions is irrelevant to patentability.
18. A difference in ownership of institutions is not a practical application within the technological arts. The claimed limitations are not statutory matter (MPEP 2106.IV.B.2(b) at p. 2100-15 revised August 2001).
19. Ownership of the institution(s) can be subdivided and distributed without affecting any functional relationships within or between the institution(s). Whether the card provider and the brokerage service are the same or different institutions has no bearing on the functional or technological properties of the invention. “A” can issue credit cards and “B” can broker products whether the two entities are divisions of the same corporation, independent corporations, or corporations associated by some degree of common ownership. In every case, the instant invention can be practiced without functional or technological differences.
20. Claims 3 and 13 are rejected under 35 U.S.C. 103(a) as obvious over Cohen et al. Cohen et al. does not teach that rebate information is determined as a percentage of net purchase information. Because it is common to determine commissions, 401(k) contribution limits, etc., as a percentage of some base amount, and therefore familiar and convenient to do so, it would have been obvious to one of ordinary skill in the art, at the time of the invention, to add that rebate information is determined as a percentage of net purchase information, which is interpreted as purchase amount net of taxes.

Conclusion

21. **COPY of REFERENCES** - Applicant is entitled to receive a copy of every reference cited by the examiner (except at allowance; MPEP 707.05(a)). Applicant should contact the examiner if a completed form PTO-892 is enclosed, but the cited references are not.
22. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Donald L Champagne whose telephone number is 703-308-3331. The examiner can normally be reached from 6:30 AM to 5 PM ET, Monday to Thursday. The examiner can also be contacted by e-mail at donald.champagne@uspto.gov, and *informal* fax communications (i.e., communications not to be made of record) may be sent directly to the examiner at 703-746-5536.
23. The examiner's supervisor, Eric Stamber, can be reached on 703-305-8469. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306. Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-306-5771.
24. **ABANDONMENT** – If examiner cannot by telephone verify applicant's intent to continue prosecution, the application is subject to abandonment six months after mailing of the last Office action. The agent, attorney or applicant point of contact is responsible for assuring that the Office has their telephone number. Agents and attorneys may verify their registration information including telephone number at the Office's web site, www.uspto.gov. At the top of the home page, click on Site Index. Then click on Agent & Attorney Roster in the alphabetic list, and search for your registration by your name or number.



Donald L. Champagne
Examiner
Art Unit 3622

15 March 2004

IDS

First USA

FIRST USA

First USA Platinum ConnectSM
Account Number

If you choose to activate the credit card feature
of your First USA Platinum Connect card:
New Platinum Credit Line
Credit Limit

Activate
today
and get

**ONE HOUR
FREE**

calling card calls.

Call
1-800-555-2535.

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not readable.

Please be sure to sign the back of your card. Your card must be signed to be valid.

It's a calling card with ONE HOUR
FREE calling just for activating.
It's a 10% cash back rewards card.
It can be a credit card with a low,
introductory 5.9% APR, but only
if you choose.

To activate your First USA
Platinum Connect card as a long
distance calling card AND credit
card, or as a calling card only,
call 1-800-555-2535.

To activate your First USA Platinum ConnectSM
calling card, call 1-800-555-2535
by November 15, 1997!

When you call, you'll also have the opportunity to activate the credit
card feature. If you choose this option, you may transfer balances and
take advantage of the low, introductory 5.9% APR.

☐ YES! I want to save money by transferring the balance(s) listed below
to my new Platinum Connect credit card account.

A. The Credit Card Number On The Card You are Transferring From
Please Check One (1) Box: 1 MasterCard 2 Visa 3 Discover 4 Other
_____ \$ _____

B. The Credit Card Number On The Card You are Transferring From
Please Check One (1) Box: 1 MasterCard 2 Visa 3 Discover 4 Other
_____ \$ _____

To transfer a balance, please write
your new First USA Platinum Connect
account number here.

We use this First USA Platinum Connect account number
shown on the original card(s).

FIRST USA.

The First U.S.A. Platinum Connect Card: all the value you deserve!

Use it as a calling card for these outstanding benefits:

- ONE HOUR FREE calling card calls*
- 10% cash back rewards** on every call you make — and an easy way to use the rewards you earn
- Savings up to 61% over AT&T® and MCI® calling card calls*
- Easy-to-use calling features like voice mail, fax mail, speed dialing, conference calling and more

Choose to activate the credit card feature and get special benefits such as:

- Low, introductory 3.9% Annual Percentage Rate (APR)**
- No annual fee
- An additional line of credit
- Balance transfer: savings opportunity
- Priority Customer Service, \$1,000,000 in travel accident insurance, a free year-end summary of charges and more

Call 1-800-555-2535 to activate today — and get ONE HOUR FREE calling!

1. The first and most important step in creating a successful business plan is to conduct a thorough market research. This involves identifying your target audience, understanding their needs and preferences, and analyzing the competitive landscape. By doing so, you can gain valuable insights into the market and position your business accordingly.

2. Once you have completed your market research, the next step is to develop a clear and concise business plan. This document should outline your business goals, strategies, and financial projections. It should also include a detailed description of your products or services, your marketing and sales strategy, and your organizational structure. A well-crafted business plan is essential for securing funding and guiding your business operations.

3. After you have developed your business plan, the next step is to implement it. This involves putting your strategies and tactics into action. You should monitor your progress regularly and make adjustments as needed. It is also important to establish a strong network of relationships with suppliers, customers, and industry professionals. Building a solid foundation for your business is key to long-term success.

4. Finally, once you have implemented your business plan, the next step is to evaluate your performance. This involves tracking key performance indicators (KPIs) and comparing them to your goals. By regularly assessing your progress, you can identify areas for improvement and make necessary adjustments to your plan. Continuous evaluation and adaptation are crucial for staying competitive in a dynamic market.

There are three effects of a July 1, 1962, law which is being called the
 "The Federal Government's Freedom of Access to Clinic Entrances Act."
 The law states that if the State of Texas is to be a free state and
 the people are to be free, then the law must be passed. The law is a
 necessary step to the freedom of the people of the state.
 The law states that if the State of Texas is to be a free state and
 the people are to be free, then the law must be passed. The law is a
 necessary step to the freedom of the people of the state.

1. If you elect to activate the credit card feature and use the balance transfer form:
 - Print in ink the account number(s) of your other credit card(s) and the exact amounts of the balance(s) you wish to transfer.
 - You may transfer any amount, up to the total of your new available credit line — and you won't pay any fees.
 - Balance transfers from any existing First USA or Bank One accounts will not be accepted.
2. Mail the form in the enclosed postage-paid envelope.
3. Look for your transfers on your next First USA statement:
 - The transfers will reduce your available credit, just like a purchase.
 - You will see a payment for the transferred amounts on the statement(s) from your other account(s).
 - It will take up to three weeks to process your balance transfer request, so you may still need to make payments to your other accounts to keep them current.
 - We will not close your other accounts for you — that's always your choice.

① After written determination, PRC LSA may decline to prepare a Subject Document request, in which case one will not be completed.
② PRC LSA is a required written report of those who Cooperate.

2147 344

FIRST USA

Activate today
and get

ONE HOUR FREE

calling card calls!

Call 1-800-555-2535.

Dear First USA Cardmember:

We're always looking for new ways to reward our best customers with great value and special opportunities to save.

Introducing the First USA Platinum Connect™ card.

It's a calling card. It's also a cash back rewards card. And it can even be a credit card, but only if you choose. Most importantly, it connects you with extraordinary convenience and value:

- A bonus of ONE HOUR FREE calling card calls when you activate your First USA Platinum Connect calling card before November 15, 1997.*
- 10% cash back rewards** on every calling card call you make using the First USA Platinum Connect card. Your rewards will be credited quarterly to your First USA Platinum Connect account. You can then spend up to the total amount of the rewards you have earned just by presenting your card as payment anywhere Visa® cards are accepted.
- Long distance savings up to 61%. When you use the First USA Platinum Connect card to make calling card calls, you can save up to 51% compared to AT&T® and MCI® calling cards — and up to 81% over 1-800-COLLECT®. And you don't have to change your long distance company at home or work! Plus, you'll receive a separate statement every month that itemizes your calls.
- Convenient calling card features. Voice mail, fax mail, e-mail (Computer subscribers only), speed dialing, conference calling and more.

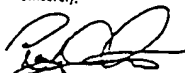
Enjoy the superior benefits of First USA Platinum.

If you choose to activate the credit card feature of your First USA Platinum Connect calling card, you'll enjoy all the benefits of First USA Platinum along with your calling card savings:

- A low, introductory 3.9% Annual Percentage Rate (APR) through the first day of your billing cycle that includes April 1, 1998. After that, your APR will be a low 12.99%.
- No annual fee
- A new line of credit, increasing your purchasing power
- Balance transfer savings opportunity
- Priority Customer Service, \$1,000,000 in travel accident insurance, a free year-end summary of charges and more!

Take advantage of one hour free calling, and start your savings right away! To activate your First USA Platinum Connect card as a calling card and a credit card — or as a calling card alone — you must call 1-800-555-2535 before November 15, 1997.

Sincerely,



Randy Christensen
President, First USA Bank

P.S. To take advantage of this special Cardmember offer — and get ONE HOUR FREE calling card calls — be sure to activate your First USA Platinum Connect calling card before November 15, 1997. Call 1-800-555-2535 and start saving today!

* One hour free calling bonus is based on activation of First USA Platinum Connect calling card. Your first month of calling will be credited to a bonus of one hour free calling. ** 10% cash back rewards earned on telephone charges only. ** Cash back rewards will be credited quarterly to your First USA Platinum Connect account. You can then spend up to the total amount of the rewards you have earned just by presenting your card as payment anywhere Visa® cards are accepted. *** Long distance savings up to 61% compared to AT&T and MCI calling cards — and up to 81% over 1-800-COLLECT. And you don't have to change your long distance company at home or work! Plus, you'll receive a separate statement every month that itemizes your calls. **** Priority Customer Service, \$1,000,000 in travel accident insurance, a free year-end summary of charges and more! ***** First USA Bank is a member of the First USA Financial Group. First USA Bank is a registered service mark of First USA Corporation.

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It's a calling card.

It's a cash back rewards card.

And it can be a credit card with a low, introductory 5.9% APR, but only if you choose.

Activate your First USA Platinum Connect® calling card today and get ONE HOUR FREE calling card calls.

Activate your First USA Platinum Connect card today! You'll get connected with:

- ONE HOUR FREE calling card calls
- 10% cash back rewards on every calling card call you make
- Up to 61% savings over AT&T and MCI calling card calls
- Plus, a low introductory 5.9% APR if you choose to activate the credit card feature

Call 1-800-555-2535

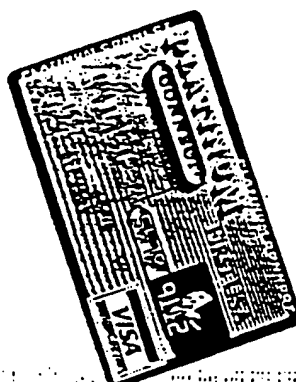
FIRST USA.

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When you activate your First USA Platinum Connect card, you will receive a cash back reward of 10% on all calling card calls made with the card. The cash back reward will be credited to your First USA Platinum Connect card account within 30 days of the call. The cash back reward is subject to the terms and conditions of the First USA Platinum Connect card. The cash back reward is not available on calls made with the card that are not for personal use. The cash back reward is not available on calls made with the card that are for business use. The cash back reward is not available on calls made with the card that are for charitable use. The cash back reward is not available on calls made with the card that are for political use. The cash back reward is not available on calls made with the card that are for religious use. The cash back reward is not available on calls made with the card that are for educational use. The cash back reward is not available on calls made with the card that are for medical use. The cash back reward is not available on calls made with the card that are for legal use. The cash back reward is not available on calls made with the card that are for financial use. The cash back reward is not available on calls made with the card that are for insurance use. The cash back reward is not available on calls made with the card that are for real estate use. The cash back reward is not available on calls made with the card that are for travel use. The cash back reward is not available on calls made with the card that are for entertainment use. The cash back reward is not available on calls made with the card that are for sports use. The cash back reward is not available on calls made with the card that are for hobbies use. The cash back reward is not available on calls made with the card that are for other use.

FIRST USA.

For our most valued Cardmembers: **ONE HOUR FREE** calling card calls!



Introducing the

First USA Platinum

CONNECT card.

FIRST USA.

SAVINGS

With one exception, you made with the first USA National equestrian riding school, you can attend high level equestrian schools all over the country where you're training first of all, you don't have to change the long distance commuting from one of better or worse.

Yes, when you interview a location you should get some amount of things, etc.

- Visione mista
- Iste mundus
- Iste mundus (Königreich Gottes nicht sichtbar)
- Dargestandene Welt abstrahierend
- Einfache Visionen

If that's more, you'll arrive at separate statements each month that break off your calls. In reality it even more convenient, if you have to negotiate the credit card purchase of your first USA. Multinational companies selling and your statements almost can be pulled to your new credit card the evening.

Protein	Protein concentration	Reduced viscosity	Intrinsic viscosity	η_{sp}/c
0.5 mM	0.10	0.05	0.10	0.20
0.5 mM	0.05	0.05	0.05	0.20
0.5 mM	0.10	0.15	0.10	0.20

10% CASTBACK
rewards!



First, 10% each, but eventually... each and every month... on all of the rolling cash each year made with your First USA Platinum Card until you research will be credited quarterly to your First USA Platinum Card account. You can then spend up to the total amount of the research you have earned up by presenting your card as payment anywhere Visa cash is accepted.



These right members are now more than 200,000, considerable numbers being in the 18 to 25 age group, and many are now in the 26 to 35 age group.

—calling card callst.

You'll receive a bonus of ONE HOUR FREE long distance calling and only pay an activating price First USA. That's our Commitment to you."

It was not just the type of writing, but the way of writing that drew the attention of the literary world. The first book, *Plagues and Peoples*, was a landmark in the history of writing, and it was the first book to be written in a style that was both accessible and scholarly.

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To activate your First USA
Platinum Connect card, call:
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TO PROSPECTS

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100% Satisfaction
Guaranteed
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No Credit Check
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No Credit Score
No Credit Report
No Credit Review
No Credit Inquiry
No Credit Check
No Credit History
No Credit Score
No Credit Report
No Credit Review
No Credit Inquiry

CALL
1 (800) 335-2453
TO RECEIVE
ONE FREE HOUR
OF DOMESTIC
LONG DISTANCE
CALLING.
(No strings attached.)

Bar Code Bar Code
Sample A Sample
113 Any Nice Street
Anytown, USA 12345-6789

Introducing the First USA Platinum Connect™ card.
Whether you decide to use it as a calling card,
a Pre-Approved credit card, or both, you'll receive
one free hour of long distance calling.

You are holding one of the most practical, valuable and
unique gifts you'll receive this year. Practical, because it's
a calling card that lets you keep in touch wherever you
are. Valuable, because it comes with one free hour of long
distance calling* and 10% back** on all your calls after
that. And finally, unique, because if you choose, this is
the only calling card that can also be used as a Platinum
Visa card with a low fixed introductory annual percentage
rate (APR) of 4.9%, no annual fee, a generous credit
line, Balance Transfer Option, and a portfolio of superior
benefits and services.

Use your new Platinum Connect card to make all your calls AND purchases.
Having one card for both your calling and credit card needs is a great convenience, because not only is it one card to carry,
it's also just one bill to pay every month. (See the enclosed brochure for more details.)

You're Pre-Approved!
Just call 1 (800) 335-2453
to activate your card today.

Activating your card is simple, since you're
already Pre-Approved. Just call 1 (800) 335-2453 by January 30, 1998, to get your free hour of domestic long distance
calling, and if you choose, to take advantage of the credit card and/or calling card features.

Sincerely,


Randy Christofferson
President, First USA Bank

P.S. Remember, how you use the card is completely up to you, but no matter what you decide, you'll receive one free hour
of domestic long distance calling if you call 1 (800) 335-2453 by January 30, 1998.

Please call
1 (800) 335-2453
today.

We've taken special security
precautions, so you are the
only person authorized to
activate your card.

Sample 1/1/98 4 00 P
Phone 1/1/98 4 00 P
Document Number 12345
Card Number
Cardholder Name John
Cardholder Address 12345
Cardholder City New York
Cardholder State NY 10001
Cardholder Zip 10001
Cardholder Phone 212 123-4567
Cardholder Email jsmith@123.com
Cardholder Fax 212 123-4568
Cardholder Birth Date 01/01/1950
Cardholder Gender M
Cardholder Marital Status M
Cardholder Occupation Doctor
Cardholder Education College
Cardholder Income \$50,000
Cardholder Assets \$100,000
Cardholder Liabilities \$50,000
Cardholder Credit Score 750
Cardholder Credit History Good
Cardholder Credit Report Good
Cardholder Credit Check Good
Cardholder Credit Review Good
Cardholder Credit Inquiry Good

Apparently, item 24/25
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A Visa credit card with the name WONG LEE KAM and the number 4411 1234 5678 9102. The card is black with white text and the Visa logo.

- Can you identify them?
 - They're grouped and put into 3 subgroups: 4 subfamilies
 - Terns, Petrels, & Gulls are put into the group of PLAG 302 & PLAG 303. Petrels are the only birds that have been split out of PLAG 302.
 - Gulls are PLAG 303.
 - All birds and subfamilies are PLAG 302.
 - All mammals and other birds are PLAG 303.
 - All other birds are PLAG 304.

Let's 10% credit back on all your calling card calls.¹⁰ We'll add up your phone charges and give you back 10% of the total amount for your convenience.¹¹ We'll credit the amount directly back to your Platinum Account¹² account, and the credits will appear typically on your statements.

compensating long distance rates. With most long distance rates changing at different times of the day, profit appears to come either from rates whenever you are gone and \$30 for the first minute, \$3 for each additional minute. Thus are competitive with most calling card rates. And you can avoid high hotel room charges and collect all charges when you travel.

To activate your
First USA
PLATINUM CONNECT CARD

as a calling card,
a credit card, or both,
call 1 (800) 335-2453
by January 30, 1998.

Exclusive Platinum Visa services. A portfolio of exceptional benefits and services awaits you including: Year-End Summary of Charges; Auto Rental Collision Coverage; up to \$1,000,000 Travel Accident Insurance; Emergency Airline Ticket Replacement; and \$3,000 Lost Luggage Protection.

[illegible][illegible]



**THE NEW FIRST USA
PLATINUM CONNECT CARD.**

The perfect gift...
just for you.

- Use it as a
CALLING CARD and enjoy:
- 10% credit back on all your calling card calls
 - Competitive long distance rates
 - Monthly summary of calls

Use it as a
CREDIT CARD and enjoy:

- The Approval Status
- A low 4.9% fixed introductory APR
- No annual fee
- All the benefits of Platinum Visa

**NO MATTER HOW YOU USE IT,
ACTIVATE YOUR CARD NOW AND
ONE HOUR OF FREE
IMMENSE LONG-DISTANCE CALLING
IS YOURS.**



One FREE hour of
immense long-distance calling...
plus, if you choose,
A low 4.9% fixed
introductory APR.
No annual fee.

To activate your card for this free offer,
simply call

1 (800) 335-2453.

Offer expires January 30, 1998.



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Introducing the
**First USA Platinum
ConnectSM card.**

FOR THE BEST ADVICE:
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• The card is valid only for the first hour of use.
• Card not valid for ATM and travel.
• Card not valid for cash.
• For more information, call 1-800-335-2453.
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Send 1/27/97 11:15 PM
Model 1/27/97 1:31 PM
Platinum Connect Card
Card not valid for
ATM and travel.
Card not valid for cash.
For more information, call 1-800-335-2453.
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44-0500

For more information, call 1-800-755-2455
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Name: _____
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Send no money now
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Send no money now
Send no money now
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GHFI you can really use.



FOR MORE INFORMATION
 Write to: General Motors
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 Chevrolet 110000
 Ford 110000
 Oldsmobile 110000
 Pontiac 110000
 Saturn 110000
 Volvo 110000
 Cadillac 110000
 Lincoln 110000
 Mercury 110000
 Nissan 110000
 Toyota 110000
 Volkswagen 110000
 Other 110000

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Credit/Debit/AIMS

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AMERICAN BANKER
Tuesday, March 7, 1995

Debit Cards Seen Poised for New Markets

By BETH FISHER

After five consecutive years of double-digit growth in point-of-sale debit transactions, bankers are taking them seriously, looking to make a good thing even better.

Nationwide, according to Bank of America, debit POS transactions grew 32% between 1993 and 1994, while ATM transactions grew only 8%.

"POS debit represents the most immediate opportunity for growth," said Richard P. Yanak, chief executive officer of Inland Empire Banc, Inc., a San Diego-based member of the NYCE regional network.

"We have reached critical mass with debit card issuance," said Una Somerville, a Visa vice president with debit card responsibility. "We have reached critical mass."

Mr. Somerville suggested that the time has come to leave behind the conventional definition of a debit card as an enhanced automated teller machine card with some purchasing capabilities at the merchant's discretion.

Instead, she said, bankers should take a more progressive view of the debit card as the key that unlocks a universe of consumer transactions.

To this end, debit card proliferation has been rapid, with ideas including adding new merchant categories for acceptance, educating consumers who are not yet using the cards, setting up cobranding alliances, and looking for cobranding opportunities to parity the debit card's acceptance.

Mr. Yanak and others anticipate



NYCE Regional Network

the phenomenal growth in the rapidly increasing number of debit card-accepting terminals at points of sale.

"We've saturated the super-market and the gas stations," said Mr. Yanak. "We're now looking to go to other high-volume transaction areas like fast food stores and discount retailers."

NYCE estimates it handles 40,000 to 50,000 POS transactions per day, up from 20,000 this time last year. The network, which includes banks, credit unions, and Visa's Interlink, have made particularly large gains.

Last week, MetLife announced it had signed Urban Outfitters, a New York City clothing store, and Bank of America, one of the largest bank re-

tailers in the Southeast. In addition, it has signed with Barnes & Noble, Food Mart, and other retailers.

Visa's Mr. Somerville anticipates the efforts to gain acceptance of debit cards at new merchants. She says debit-litigating and advertising dollars on consumer loans who do not yet use the cards.

For example, she says, senior citizens are often overlooked when banks plan debit card programs because they are not frequent users. "We're looking to target them," she says.

But she said senior citizens are good candidates for debit cards for four easily marketable reasons: the cards are safer than cash, they are easier to use than a bulky checkbook, they help with



Debit card acceptance

budget management, and they are very handy for traveling.

The industry has not done a very good job of explaining the debit card to consumers. "Many consumers don't understand this service is available. We need to spend more of our promotion and advertising dollars on consumer education," she said.

Part of that education, he added, is to explain the communications about fees. The industry is not consistent in pricing — some banks charge an annual fee, some charge transaction fees, and a few don't charge any fees at all. "Consumers can get confused," he said.

"I personally believe that consumers are very willing to pay a reasonable fee for the convenience of the card."

since stuck in the service," said Mr. Yanak. "There's a reasonable fee would be 15 cents per transaction."

He cited one study, conducted by a major supermarket chain, in which 92% of customers said they would use a debit card if they were given one. "They're not using it as quickly as they should be," he said.

Mr. Yanak suggested that even more education would be needed if there were more like frequent flyer miles or discounts for loyal shoppers.

"Supermarket retailers tell me they have a high incidence of lost and stolen cards who have no liability. They're not using it," he said. "They're not using it."

"Meanwhile, the merchants are paying a premium."

The answer to this dilemma is cobranding, he said. Charles R. Buehler, president and director of retail development for NBD Bancorp, Detroit, said there are key differences, however, in choosing a partner for any cobranding venture, he said.

Debit card issuers often can do more than just provide a debit card. They can provide a variety of services to prospective cobranding partners, he said, while a debit card customer base is more regional in scope.

"That creates a nationally that we're talking about different organizations for cobranding purposes," he said. "It's not just an airline is just not going to be interested in cobranding a debit card in a three-state region. At least, it's unlikely."

The regional bill operating component, grocery store chains, and other businesses we reach and promote are very much a markedly cobranding partner."

2/9/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R) Jul
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Incentive Firms Find Debit Cards A Rewarding Experience
(Off-line debit card issuers converge efforts with companies looking for effective incentives to boost employee productivity and to motivate individuals to buy their products)

Debit Card News, v 3, n 11, p 1+
November 28, 1997

DOCUMENT TYPE: Newsletter ISSN: 1055-176X (United States)
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ABSTRACT:

As off-line debit card issuers strive to find new ways to generate transaction revenue, companies similarly are looking for effective incentives to boost employee productivity and to motivate individuals to buy their products. Now, the two efforts are converging. US businesses last year spent \$22.9 bil on incentive and promotional programs, according to the Incentive Federation, an alliance of incentive-product manufacturers, industry suppliers and associations. And while the percentage of programs using debit cards remains low - about 4% compared with 63% for cash awards and 54% for gift certificates - more and more companies are adopting debit card-based initiatives, with more than 1 mil cards issued thus far, observers say. Debate exists within the industry over which type of off-line debit card is better to use in incentive and promotional programs - one that can be used at any point-of-sale terminal that takes credit cards with the same brand as the debit card or one whose use is restricted to certain types of merchants. While debate continues over whether universal or restricted-use cards provide greater value, both concepts are expected to grow, analysts say. It's a niche market that the off-line debit issuers are beginning to explore to try to provide further penetration of their product, and it's a twist over and above their traditional goal of check replacement." says David W Lott, an Atlanta-based senior associate at Dove Associates. Article also contains information on the uses of the cards by different companies.

TEXT:

As off-line debit card issuers strive to find new ways to generate transaction revenue, companies similarly are looking for effective incentives to boost employee productivity and to motivate individuals to buy their products. Now, the two efforts are converging.

U.S. businesses last year spent \$22.9 billion on incentive and promotional programs, according to the Incentive Federation, an alliance of incentive-product manufacturers, industry suppliers and associations. And while the percentage of programs using debit cards remains low--about 4% compared with 63% for cash awards and 54% for gift certificates--more and more companies are adopting debit card-based initiatives, with more than 1 million cards issued thus far, observers say.

"Clearly debit cards are in their infancy, but they are going to get more popular," says Alan Safahi, president and CEO of Newport Beach, Calif.-based Card Express Inc., which manages corporate incentive and promotion programs. "They offer more choice to the recipient, so, therefore, they motivate them more."

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Companies are using debit cards in a variety of ways. Segundo, Calif.-based Disc Distributing Inc., for example, last month began offering resellers of certain computer products that meet specified purchase thresholds monetary credits applied to accounts accessed with MasterCard International off-line debit cards. Also, General Motor Corp. is testing offering MasterCard debit cards to buyers of certain automobiles. However, the GM card is programmed so that it can only be used at gasoline stations.

Unlike Mastercard MasterMoney debit cards, those used in incentive and promotional programs are not tied to cardholder demand-deposit accounts. And, depending on the program, the cards may or may not gain access to automated teller machines.

While Visa U.S.A. executives say they still are evaluating the emerging market, MasterCard is jumping into it with both feet. The card association and such issuers as Charlotte, N.C.-based NationsBank Corp, First Chicago NBD, Milwaukee-based Firststar Bank and Cleveland-based KeyCorp are working with firms that manage incentive and promotional programs.

Those companies include Card Express, Minneapolis-based Carlson Companies Inc. and Fenton, Mo.-based Maritz Performance Improvement Co. The financial institutions earn revenue from interchange fees charged to merchants when the debit cards are used to initiate purchases.

Use of off-line debit cards in incentive and promotional programs offers new opportunities for card issuers, MasterCard executives say. "What we really are moving into is a prepaid card era," says Irene Karen, Mastercard vice president. "The cards are used to access a deposit account, but the accounts are prefunded by companies in advance."

Industry Debate

Debate exists within the industry over which type of off-line debit card is better to use in incentive and promotional programs--one that can be used at any point-of-sale terminal that takes credit cards with the same brand as the debit card or one whose use is restricted to certain types of merchants.

Initially, firms administering incentive and promotional programs for client organizations typically offered restricted-use debit cards that could be used only at certain merchant locations. Proponents of so-called universal carets, including Card Express' Safahi, whose company administers the Fantastic Plastic debit card program offered by Disc Distributing, say programs that used restricted cards often backfired.

"Many participants felt there were strings attached, such as discounts offered to the organization distributing the cards, which reduced the perceived value of the reward," he says. "And when some cardholders tried to use the cards at other merchant locations, it created a negative experience when they discovered they couldn't."

Restricted Cards

Indeed, Carlson Companies, like Card Express, favors debit cards that are not restricted. In fact, the company this year discontinued using restricted cards after receiving negative feedback about them from clients last year.

"What we discovered is that our participants want choice, flexibility and value," says Kate Henahan, Carlson's debit card program manager. "They want a card they can use anywhere without having to rely on a program guide to use it."

However, she says, there is no one-size-fits-all approach to using debit cards. And some companies may have valid reasons for wanting to limit where

the card is used.

Indeed, a restricted card may make sense for some promotions. For example, the magnetic stripe on the debit card General Motors offered to customers who bought Chevy Lumina was coded so that the plastic could only be used to initiate purchases at service stations. That way, the company believed, each time the card is used it would remind the customer where they got the card.

The GM card program was administered by Maritz, which only issues restricted-use cards and has hundreds of client companies that offer them, says Grant Flakoll, NationsBank vice president. NationsBank, a Visa check card issuer, took over the issuance of MasterCard debit cards used in Maritz's programs when it acquired Boatmen's Bancshares earlier this year.

Flakoll will not say how many cards Maritz's clients have distributed. However, he says fewer than 1 million cards were distributed by GM.

NationsBank's relationship with Maritz, however, is unclear. American Express Co. recently signed a contract with Maritz, and sources say Maritz intends to convert Mastercard debit cards used in its programs to AmEx cards. AmEx declines to elaborate on its relationship with Maritz, which also will not comment. Some observers say the move is the result of a MasterCard decision to no longer support restricted-use debit cards. MasterCard declines to comment.

Meanwhile, unlike GM, Disc Distributing, a computer-supplies wholesaler, is offering computer-equipment resellers MasterCard debit cards that can be used at any of the 14 million POS locations worldwide that take MasterCard.

The program, which began Oct. 1, runs through the end of December, after which it will be evaluated to determine if it should continue, says Tim Keaney, Disc Distributing's marketing director. Disc Distributing's goal is to distribute 1,000 debit cards by the end of the year.

Accumulating Value

In the Fantastic Plastic incentive program, for every \$2,500 in products purchased by resellers of participating computer manufactures' equipment, \$25 to \$50--depending on the product bought--is deposited into an account held by Firstar that the resellers can access with their debit card. Value in the accounts is added once a month. Participating vendors include Apple, Canon, Epson, Genicom, Hewlett-Packard, Okidata, Fuji, Imation, Maxell and TDK.

While debate continues over whether universal or restricted-use cards provide greater value, both concepts are expected to grow, analysts say. "It's a niche market that the offline debit issuers are beginning to explore to try to provide further penetration of their product, and it's a twist over and above their traditional goal of check replacement," says David W. Lott, an Atlanta-based senior associate at Dove Associates.

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PRODUCT NAMES: Credit and debit cards (614200)
CONCEPT TERMS: All company; All market information; Capital expenditures;
Trends; Users
GEOGRAPHIC NAMES: North America (NOAX); United States (USA)

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Wednesday, December 2, 1998

Swift Gift 'Wows' Internet Shoppers

WHAT: Many shoppers venturing into cyberspace to do their Christmas shopping will find the ultimate gift created by two Chicago area grandmothers and artists, Carol Jacobsohn and Nancy Gensberg. Available @www.swiftgiftcard.com, the Swift Gift Global Gift Card(TM) is a universal gift card that lets you, the giver, give the receiver the choice to purchase anything they want, in at least 15 million locations worldwide.

Bearing the MasterCard(R) logo, the card is available in \$25, \$50, \$75 and \$100 denominations, embossed with the recipients name and is sent with a personalized greeting card.

WHO: The two ladies, Carol and Nancy, who created this unique gift are artists with no previous business experience or any knowledge of the world of Internet shopping. It took two years to have their idea come to fruition as they overcame the prejudices of being recognized only as women, artists and grandmothers.

WHY: More and more people, deterred by the lack of parking, huge lines, rude staff and a general lack of Christmas cheer are just giving up on "actual" Christmas shopping and are turning to the Internet and going "virtual" shopping instead. The Web is the hottest market for the coming century and Jacobsohn and Gensberg, of Highland Park, Ill. have made online shopping even easier with their Swift Gift Global Gift Card(TM), the ultimate Internet product.

WHEN: Would you like to set up an interview with Ms. Jacobsohn and Ms. Gensberg? Both are charming, intelligent and insightful women whose story of their Internet success will delight your audience/readers.

IRJ
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- 1449

CONTACT: Ronan Roche, 312-664-6100, or e-mail,
rosner@suba.com for Ms. Carol Jacobsohn and Ms. Nancy Gensberg.
12:39 EST

----- INDEX REFERENCES -----

NEWS SUBJECT: PR Newswire; Press Release Wires (PR PREL)

Word Count: 253

12/2/98 PRWIRE 12:54:00

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Clutter Busters

Disorderly desk? Closet door you're afraid to open? Garage so jammed with junk that there's no room for the cars?

Cynthia Hofstiezer, president of Organized Solutions, says she can help cut through the clutter. Her Arlington company is offering the gift of organization this holiday season.

Hofstiezer's service, which includes going through the mess and helping clients figure out long-term solutions for staying organized, costs about \$50 an hour. The company is offering gift certificates in hourly denominations. While Hofstiezer says every job varies, organizing a desk should take from two to four hours.

Hofstiezer, who started her company in January, says her clients include both individuals and businesses. "Sometimes it's a garage that's a mess ... sometimes it's a boss who says, 'Your desk is out of control.'"

The business of getting organized is a growing one. The National Association of Professional Organizers has been around since 1985 and has more than 800 members; last year U.S. News & World Report declared organizing one of the 20 hot job tracks for the next 20 years.

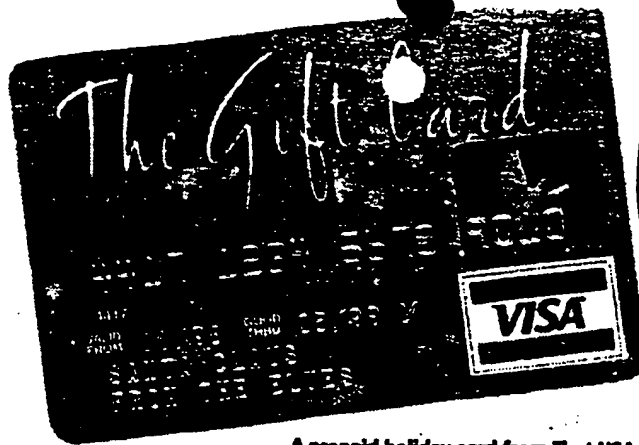
—Tracy Grant

Present Policy

And continuing the holiday theme ... a local company has a generous gift for kids, something a lot more valuable than a furby or a new bike.

Deltek Systems of McLean has donated \$25,000 to the Alliance for Medical Care, which subsidizes health insurance for the children of low-income working parents. Deltek chief executive Ken deLaski and his wife, Nancy, helped found the alliance in 1996. The \$25,000 grant will provide three months' coverage for 300 children in the Washington area.

—T.G.



A prepaid holiday card from First USA.

The Gift of Credit

Now you can give the gift certificate that works in each and every store, rather than just at Ann Taylor, Circuit City or Bed Bath & Beyond.

Banking companies recently began to offer prepaid "gift" credit cards—Visa or MasterCard, take your pick—in amounts of \$25 and up. Customers simply purchase a specific amount, and the company will ship the card to the recipient.

The benefit is convenience: You don't have to leave your home or office to buy a gift. And, you don't have to make a big decision, such as, will your dorky Cousin Bob like his new Gap overalls, even though you have no idea what size he is?

So far, only a handful of companies have begun to offer prepaid gift cards under the Visa and MasterCard umbrellas, although "I'm sure they'll all be jumping on the bandwagon," said Ronan Roche, a

spokesman for the Swift Gift Card, which carries the MasterCard logo.

The Swift card is one of the more versatile prepaid gift cards. Anyone can purchase it over the phone (1-888-794-3828) or on the company's Web site (www.swiftgiftcard.com). Drawbacks include the big service fees—\$6.95 for a card that carries \$25, \$7.45 for a \$50 card and so on. The card also expires in 90 days and comes in only four amounts—\$25, \$50, \$75 and \$100.

First USA Gift Card (1-888-378-4438) makes its Visa cards available in amounts of \$50 and up. The big downside, however, is that First USA is only offering the gift card to its members, so you have to sign up to get one. There's also a \$5 service fee for amounts up to \$200, and the card expires in six months.

So shop or lose out.

—Stephanie Stoughton

DID YOU HEAR?...

"If AOL is the nighttime consumer channel—and they are—then Netscape is the daytime business channel."

—Silicon Valley venture capitalist John Doerr
on why the proposed America Online-Netscape deal makes sense

THE WEEK THAT WAS IN BUSINESS

LOCAL BUSINESS STORIES THAT MADE HEADLINES LAST WEEK

AOL Broadens Scope To Phone, TV

■ America Online, in a bid to broaden its popular online service, is preparing two new ways of connecting to consumers: through their TV sets and via specially equipped phone lines.

Tuesday

Global TeleSystems Pays \$1 Billion for Esprit

■ Global TeleSystems Group of McLean, which operates telecommunications systems in Europe, agreed to pay nearly \$1 billion for Esprit Communications of Britain.

Wednesday

CSC Division Lands \$5 Billion IRS Contract

■ The Internal Revenue Service awarded a technology contract to the Falls Church division of Computer Sciences Corp. that could be worth \$5 billion over 15 years.

Thursday

MCI WorldCom To Lay Off 1,850

■ MCI WorldCom will lay off 2.5 percent of its work force, including 170 positions in the Washington area as part of cost-cutting moves related to its recent merger.

Friday

For more information about these and other articles, click The Post's Web site at www.washingtonpost.com/wp-srv/business